

# GENERALI EMPLOYEE BENEFITS NETWORK

AT A GLANCE



July 2024

The GEB Network is a global employee benefits platform that helps multinational corporations succeed by protecting and enhancing their human capital's physical, emotional & financial wellbeing.

**Generali  
Employee Benefits  
(GEB) Network**

**Value Proposition**

## COORDINATION OF LOCAL EXPERTISE TO SUPPORT MULTINATIONAL CORPORATIONS



### **Global presence, one point of contact**

dedicated and best-in-class service teams to simplify the customer journey



### **Technical and innovative mindset**

to unlock new opportunities and answer evolving customers' needs



### **Multinational approach and strong governance**

to provide peace of mind and responsiveness across our extensive network



### **Digital data and information-sharing**

through value-added services and community engagement

Committed to be your Lifetime Partner.

**Generali  
Employee Benefits  
(GEB) Network**

**Our Strengths**

# CONTENTS

NAVIGATE WITH EASE



GLOBAL PRESENCE, ONE POINT OF CONTACT



MULTINATIONAL APPROACH AND STRONG GOVERNANCE



TECHNICAL AND INNOVATIVE MINDSET



DIGITAL DATA AND INFORMATION-SHARING

## **GLOBAL PRESENCE, ONE POINT OF CONTACT**

DEDICATED AND BEST-IN-CLASS SERVICE TEAMS  
TO SIMPLIFY THE CUSTOMER JOURNEY

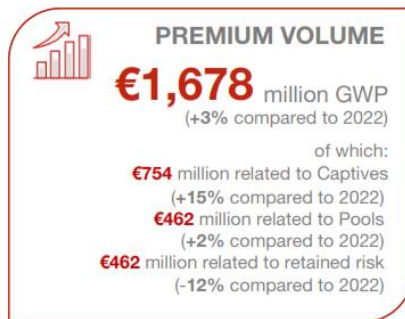


# THE GEB NETWORK

## Key figures YE 2023

**Generali Employee Benefits (GEB) Network** is a business unit of Generali Group, that helps multinational corporations succeed by protecting and enhancing the physical, emotional & financial wellbeing of their human capital.

Established in 1966, GEB is now one of the world's leading employee benefits Networks.




# COMPETITIVE KNOW-HOW

We are in 121 countries globally, together with our 136 Network Partners

## GEB Network Partners

- ✓ local insurers
- ✓ **top ranked** in their market
- ✓ recognized for their **outstanding expertise and high-quality services**
- ✓ specialists in the employee benefits sector.

 GEB Network

 Local service only

 GEB Offices & Desks



## **MULTINATIONAL APPROACH AND STRONG GOVERNANCE**

TO PROVIDE PEACE OF MIND AND RESPONSIVENESS  
ACROSS OUR EXTENSIVE NETWORK





# GLOBAL SOLUTIONS

Protecting your people, together



## CAPTIVE

Going the extra mile, together

- ✓ **Simplified** solution starting from EUR 3M min. consolidated annual premium
- ✓ **Enhanced** solution, with additional servicing levels, accessible from EUR 5M min. consolidated annual premium
- ✓ **Protections** are offered separately: Surplus Treaty, Stop Loss Treaty, or Catastrophic Excess of Loss
- ✓ **Collateral requirements** depending on the risk concentration



## CENTRAL COORDINATION

Strengthening your core, together

- ✓ Dedicated to **Medium size companies**, min. requirements are 2 countries and a consolidated annual premium of EUR 100K
- ✓ **High-level servicing** within a simple contractual set-up
- ✓ **Data flows** and exclusive digital detailed **annual report** access, including benchmarking
- ✓ Access to **Digital Health Services** at preferable rates



## LIFECYCLE POOLING

Adapting to your pace, together

- ✓ Two pooling modes according to the Multinational size: **Multiemployer** (EUR 20K min.) and **Standalone** (EUR 1M min.)
- ✓ The Multiemployer mode is a **full-stop loss** while for the Standalone mode individual and global protections apply
- ✓ For the Standalone mode, bi-annual reporting is provided
- ✓ A **dividend** is payable according to the pooling experience

# CAPTIVE SERVICES MAP

A value-rich journey



## Implementation

- ✓ **Retrocession agreement**
- ✓ **Employee benefits strategy** and objectives set up with the client/consultant
- ✓ **Implementation Plan** based on a group of priority countries
- ✓ **Global Coordination** of new business opportunities
- ✓ Possibility to **work with Consultants** on implementations and programme management
- ✓ **Protections analysis** and set up

## Management

- ✓ **Central Account Team** with Network Partners & Regional Offices servicing the international client/consultant
- ✓ **Employee Benefits** Knowledge support and **Risk & Underwriting** advice
- ✓ **Ad hoc Annual Service Planning**
- ✓ **On-demand tailored-made SLA (Service Level Agreement)**
- ✓ **Audit Support**

## Renewals & New Business

- ✓ **Renewal Meeting** (yearly or twice a year)
- ✓ **Captive Underwriting** support & assistance with the established procedure of **central quote validation**
- ✓ **Activity Tracker** and monitoring of local activities
- ✓ **Captive Renewal Dashboard** including Renewal analysis
- ✓ **Disability reports**

## Data & Reporting

- ✓ **Quarterly (or annual if Simplified Captive)** reinsurance reporting via the dedicated **Client Data Centre**
- ✓ **Claims details** as per reinsurance data
- ✓ **Underwriting Year Data** available from a large group of Network Partners
- ✓ **Large Claims Review**
- ✓ **Summary of Country Coverage contracts** (performance overview)
- ✓ **Surplus Protection report** of individual cuts to Captive (if opted-in)
- ✓ **Stop-Loss Protection report** of global losses removal (if opted-in)
- ✓ **CAT protection**
- ✓ **Access to GEB Country Insights** (powered by Axco)
- ✓ **Compliant & high-quality Information Security Management System** ISO/IEC 27001:2013 Certified

## Financial Services

- ✓ **Cash Call Provisions**
- ✓ Possibility for non-deposited reserves (reported)
- ✓ **Reinsurance & Risk management protections**
- ✓ **Invoicing & Balance payment monitoring**
- ✓ **Returns on assets** ceded entirely to Captive
- ✓ **Financial statements on a quarterly basis** including protections balances if any

## Health & Wellbeing

- ✓ **Dedicated Health & Wellbeing team** to assist clients
- ✓ **Global Medical Dashboard Reports** with interactive claim utilization and trend reports
- ✓ **Health Resource Centre**
- ✓ **Preferential rates on Digital Health & Wellbeing services**
- ✓ **Individualized meetings with GEB's team of Health & Wellness experts** giving advice and support, based on data analytics

# LIFECYCLE POOLING SERVICES MAP

A value-rich journey



## Implementation

- ✓ **Multinational Pooling Agreement (MPA)**
- ✓ **Employee benefits strategy** and objectives set up with the client/consultant
- ✓ **Implementation Plan** based on a **group of priority countries**
- ✓ **Global Coordination** of new business opportunities
- ✓ Possibility to **work with Consultants** on implementations and programme management

## Management

- ✓ **Central Account Team** with Network Partners & Regional Offices servicing the international client/consultant
- ✓ **Analysis of any new quotation** including benchmarks/change in local legislation/market practice
- ✓ **Employee Benefits Knowledge Support** across the GEB Network and **Risk & Underwriting Management**
- ✓ **Flexibility in Terms & Conditions** through the GEB Reinsurance model, including Benefits review, exclusions, etc.
- ✓ **Possible Service Level Agreement** (Standalone)

## Renewals & New Business

- ✓ **Annual Meeting**
- ✓ **Underwriting support & assistance**
- ✓ Analysis of possible prospects and **pooling balance and development**
- ✓ **Minimum requirements** per mode are verified
- ✓ **Protection review if relevant**

## Data & Reporting

- ✓ **Bi-annual Pooling reporting** including a detailed Excel data collection (Standalone) per **Experience Year** together with a summarised PDF report
- ✓ Standalone clients have access to data via the dedicated and **interactive Client Data Centre**. Possibility to review the history of the pooling experience over 5 years per country and cover.
- ✓ **Access to GEB Country Insights** (powered by Axco)
- ✓ **Compliant & high-quality Information Security Management System** ISO/IEC 27001:2013 certified

## Financial Services

- ✓ **Global economy of scale** due to the scope of risk increasing
- ✓ **Possible International Dividend**
- ✓ **Optional reinvestment Dividend in Employee Wellbeing Services**
- ✓ **Financial impact** on pooling through possible protections
- ✓ **No costs of implementation and no costs in case of cancellation**

## Health & Wellbeing

- ✓ **Dedicated Health & Wellbeing team** to assist clients (all modes)
- ✓ **Global Medical Dashboard Reports** with interactive claim utilization and trend reports (all modes)
- ✓ **Health Resource Centre**
- ✓ **Preferential rates on Digital Health & Wellbeing services**
- ✓ **Individualized meetings** with GEB's team of **Health & Wellness experts** giving advice and support, based on data analytics (all modes)

# MOBILITY SOLUTIONS

Moving forward, together.

**Your single point of contact for globally mobile employees' protection where multiple lines of risk are required.**

We bridge the offer of GEB's Network Partners worldwide with the needs of our stakeholders and proactively propose the best solutions with a holistic centralised approach: one or multi-carrier arrangements bundled with Admitted and/or Non-Admitted.

**Access to key decision makers at a global level,** ensuring smooth flows for new business & renewals



**Ensure effective pricing & plan coordination across multiple lines of business,** via market-leading reinsurance-only, pooling and captive solutions

**Compliant solutions & effective plan design,** thanks to our Network Partners, in regions currently inaccessible to your company.



GEB's dedicated **International Mobility team** is available for any questions or support. Get in touch at [internationalmobility@geb.com](mailto:internationalmobility@geb.com) or find out more at [geb.com](http://geb.com).

REQUEST A QUOTE ON



## MOBILITY SOLUTIONS



### Group Life Insurance

Monetary lump sum benefit in the event of an employee's death



### Group Accident Insurance

Monetary lump sum benefit in the event of an employee's death or dismemberment as a result of an accident



### Group Disability Insurance

Comprehensive choices of coverages that provide monetary lump sum benefits or income replacement in case a person is unable to work as a result of an illness or injury.



### Group Health Insurance

International medical insurance that offers healthcare solutions for Global Mobile Employees and their families



### International Retirement & Savings

International Retirement and savings plans for Global Mobile Employees

# EMPLOYEE BENEFITS

We've got your back

**With you and your employees, beyond the working hours.**

In today's dynamic and busy world, employee benefits have become an inextricable part of human resources and risk managers' practice. Not just the experienced staff but also the younger generations consider these now fundamental when looking at career moves and overall compensation.

Life



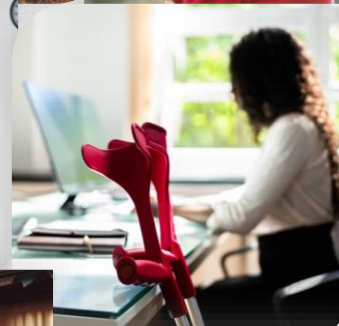
Health



Disability



Group  
Personal  
Accident



Pension & Retirement  
Savings



Travel & Vacation  
Rental  
*EMPLOYEE-PAID  
BENEFIT*



Get in touch and find out more at [geb.com](https://geb.com).



## **TECHNICAL AND INNOVATIVE MINDSET**

TO UNLOCK NEW OPPORTUNITIES AND ANSWER  
EVOLVING CUSTOMER NEEDS



# STATE-OF-THE-ART EGEB - DIGITALISING UNDERWRITING

Backed by the highest data privacy and protection standards, eGEB supports clients end-to-end.

**eGEB pushes the boundaries of customer experience and capabilities in underwriting, actuarial, and portfolio risk management flows.**

The analytics tool has been redesigned with predictive capabilities to better support the underwriting decisions of the clients. All processes are being digitised, impacting the pricing of the new policy.

This new ecosystem of applications fully integrated answers new market needs in terms of **compliance with data privacy, business continuity, and cybersecurity** and it is also a paramount step to comply with **IFRS17 requirements**. eGEB provides a state-of-the-art and integrated applications ecosystem assuring:

- ✓ end-to-end processes automation, from the ingestion of information flows - provided by Network Partners - to the production of reports detailing the client results;
- ✓ improved data granularity with 20 times more computing power than the previous system.



# DISABILITY DASHBOARD

For global long-term disability portfolio insights

## Benefits

- ✓ Rich data from 13 countries where Long-term Disability is prevalent
- ✓ Various Long-term Disability coverages
- ✓ client experience compared to the broader GEB portfolio
- ✓ Accommodating decade's worth of experience
- ✓ Interactive & User-friendly platform
- ✓ Glossary provided for reference

## Disability Dashboard





# ECOSYSTEM OF PARTNERSHIPS

Support your employees' health & wellbeing, strengthen your global solution



## PREVENTION & ASSISTANCE

### **SYMPTOM CHECKER**

*powered by Sensely*

Medical triage and direction to care via a virtual assistance platform that quickly assesses symptoms to provide your employees with instant advice on what care they need and how to access it.

### **HEALTH ENGAGEMENT PLATFORM**

*powered by Dialogue (formerly TicTrac)*

A customizable wellness platform that uses behavioural science to help your employees adopt healthy behaviours, individually and within teams.

### **MENTAL HEALTH RISK MANAGEMENT**

*powered by FlourishDX*

Implement best practices in workplace mental health using software that identifies and mitigates mental health risks in the workforce, trains line managers and provides employee mental health resources.

## CONSULTING & CARE

### **EMPLOYEE ASSISTANCE PROGRAMME**

*powered by LifeWorks & Workplace Options*

Supporting all facets of wellbeing including mental, social, physical and financial through direct access to professional counsellors, educational resources and digital health tools.

### **TELEMEDICINE**

*powered by Europ Assistance*

24/7 access to doctors and specialists via phone, video or chat with prescriptions and medication delivery subject to local regulations. Available in more than 27 countries.

### **SECOND MEDICAL OPINION**

*powered by Europ Assistance*

Providing expert medical advice from world leading specialists to advise patients on complex diagnoses and treatment options.

### **TRAVEL DOCTORS**

*powered by Air Doctor*

Search for doctors by location, specialty, and language to get an appointment at the click of a button, with minimal disruption to travel.

### **MUSCULOSKELETAL CARE**

*powered by EQL*

Receive medical triage and treatment for musculoskeletal conditions remotely, to avoid joint and muscle pain getting in the way of daily life.

### **FINANCIAL WELLBEING PLATFORM**

*Powered by Fidelity Workplace Consulting*

Global online assessment of your employee's budgeting, debt, savings and protection status, with educational content to improve their knowledge to take actions that improve their financial outcomes.

GEB's Digital Health Services can be purchased on a separate, standalone basis to provide global wellbeing solutions, or to address gaps in cover in specific regions. Preferred pricing is available, for more information please contact your GEB representative.

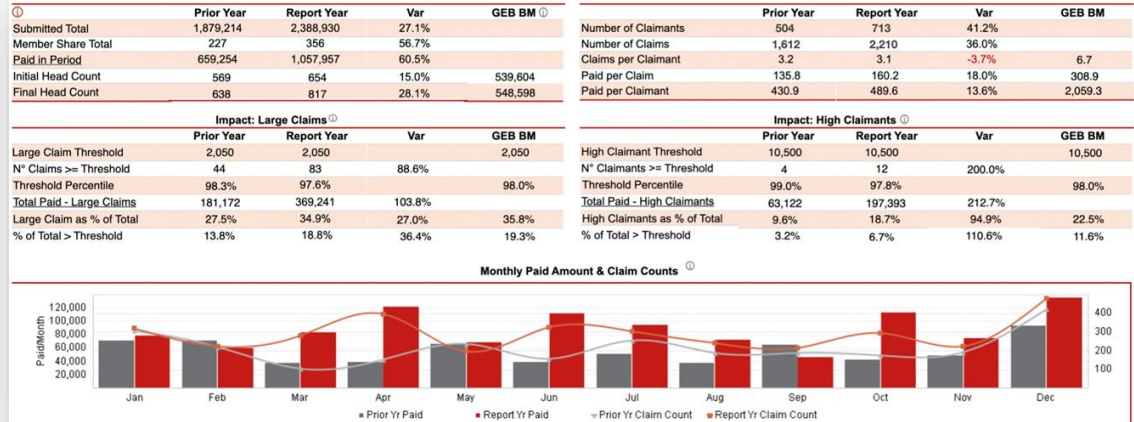
# MEDICAL DASHBOARD

Medical risk management expertise, data insights and innovative health products for the global workforce

## HEALTH RESOURCE CENTRE

- ✓ Access to global medical dashboard reports
- ✓ Country Health Profiles
- ✓ Multilingual Health Kits
- ✓ Digital Health Services
- ✓ Podcasts & Webinars
- ✓ Health news from GEB

### Medical Dashboard



# HEALTH & WELLBEING SERVICES

Informed Solutions for Better Health

## REPORTING, ANALYTICS & GUIDANCE

Global Dashboard Reports to supplement local reporting













- ✓ Reporting on approximately 37 countries, representing over 90% of GEB's portfolio premium volume
- ✓ Produced annually on Paid Claims (some ad hoc reporting available)
- ✓ Online, tabular, and interactive dashboard reports
- ✓ Country-specific data including utilisation KPIs, peak claims, age/gender profiles, benefit & diagnostic categories, provider network usage, stress indicators, and benchmark comparisons
- ✓ Year-over-year variances with root causes (e.g., Incidence, Frequency, Average Cost)
- ✓ Expert analysis of claims and diagnostic data to identify trends, cost drivers and help clients make informed decisions on effective and relevant health and wellbeing programmes



For questions or support, contact GEB's dedicated **Health & Wellbeing** team via email at [health@geb.com](mailto:health@geb.com) or learn more at [geb.com](http://geb.com).

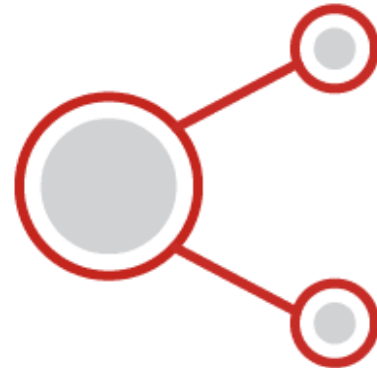
# REPORTING

Access to relevant data is what makes the difference in making the right decisions.

	 CONTRACTUAL CURRENCY	 LOCAL CURRENCY	 INDIVIDUAL CLAIM DETAILS	 PROTECTION REPORTING	 FREQUENCY	 TIMING	 GEB QUOTE TEMPLATE	 EXPERIENCE YEAR	 OCCURRENCE YEAR	 CLIENT DATA CENTRE	 MEDICAL REPORTING	 DISABILITY REPORTING
<b>CENTRAL COORDINATION</b>	✓	✗	✗	✗	Annual	March	✗	✓	✗	✗	✗	✗
<b>LIFECYCLE POOLING</b> <i>MULTIEMPLOYER</i>	✓	✗	✗	✗	Annual	September	✗	✓	✗	✗	✗	✗
<b>LIFECYCLE POOLING</b> <i>STANDALONE</i>	✓	✓	✓	✗	Bi-annual	June - September	✗	✓	✗	✓	✓	✗
<b>CAPTIVE SIMPLIFIED</b>	✓	✓	✓	✓	Annual	May	✓	✓	✓	✓	✓	✓
<b>CAPTIVE GOLD &amp; PLATINUM</b>	✓	✓	✓	✓	Quarterly	30 or 45 days after the quarter	✓	✓	✓	✓	✓	✓

# DIGITAL DATA AND INFORMATION-SHARING

THROUGH VALUE-ADDED SERVICES AND COMMUNITY  
ENGAGEMENT

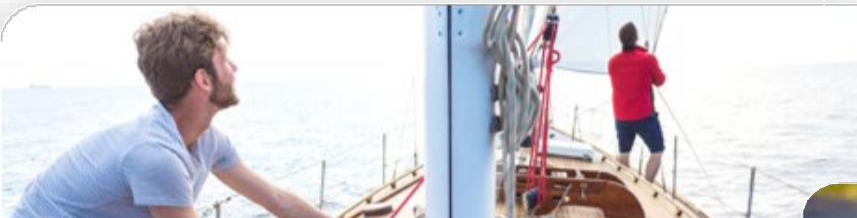


# DIGITAL SOLUTIONS

Designed for clients and intermediaries

**REQUEST AND MANAGE MOBILE BENEFITS QUOTES ONLINE**

**ENOMAD | Be the captain of your journey**



**LOCAL INSIGHTS OF BENEFIT NORMS AND PRACTICES**

**COUNTRY INSIGHTS | Local EB focus, digitally accessible**



**ENHANCING LOCAL BENEFITS AND WELLBEING SERVICES**

**DIGITAL HEALTH SERVICES | Finding peace of mind, together**



# CLIENT DATA CENTER

**WELCOME TO THE NEW  
ERA OF INFORMED  
DECISION-MAKING**

- ✓ Access all your reports and dashboards in one convenient portal. Dive into historical and benchmark data and compare your results to GEB's overall portfolio effortlessly.
- ✓ Customize your data review to suit your needs and analyse key performance indicators like claims ratio comparisons over the past five years.



Trouble with the sign in?  
Please visit > [GEB Client Data Center - Registering Multi factor authentication 2024](#)

**SIGN IN HERE >**

**TO UNLOCK THE POWER OF DATA-  
DRIVEN DECISION-MAKING TODAY**

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PAST CONFERENCES & UPCOMING EVENTS

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# THANK YOU!

WE ARE WITH YOU, WHEREVER YOU ARE

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**Hong Kong**

London

**Luxembourg**

Milan

**Morristown**

Mumbai

Paris

Prague

San Francisco

Sao Paulo

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[COUNTRY DISABILITY PROFILES >](#)

[MULTILINGUAL HEALTH KITS >](#)

[MOBILITY SOLUTIONS >](#)

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